

**Abstract Of The Disclosure**

A system for open electronic commerce having a customer trusted agent  
5 securely communicating with a first money module, and a merchant trusted agent  
securely communicating with a second money module. Both trusted agents are  
capable of establishing a first cryptographically secure session, and both money  
modules are capable of establishing a second cryptographically secure session. The  
merchant trusted agent transfers electronic merchandise to the customer trusted  
10 agent, and the first money module transfers electronic money to the second money  
module. The money modules inform their trusted agents of the successful completion  
of payment, and the customer may use the purchased electronic merchandise.

SECRET